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ANNUAL REPORT

OF THE

CONSUMER FINANCE COMPANIES

1982-83

SUPERINTENDENT OF BANKS

STATE OF ARIZONA

CONSUMER FINANCE LICENSEES AS OF JUNE 30, 1983

License No.			
	AJO		
805	Finance One of Arizona, Inc.	21 Pajaro Street	(85321)
	BISBEE		
806	Finance One of Arizona, Inc.	Highway 92 at Don Luis	(85603)
	CASA GRANDE		
535	Household Finance Corporation	1226-K East Florence Blvd.	(85222)
146	Transamerica Financial Services	108 East Florence Blvd.	(85222)
	CHANDLER		
631	Household Finance Corporation	1007 North Arizona Avenue	(85224)
	CLIFTON		
804	Finance One of Arizona, Inc.	North Coronado Blvd.	(85533)
	DOUGLAS		
151	Transamerica Financial Services	557 Tenth Street	(85607)
	FLAGSTAFF		
581	AVCO Financial Services of Maricopa, Inc.	2529 East Seventh	(86001)
268	Beneficial Finance Company of Arizona	1796 E. Santa Fe Avenue	(86001)
802	Finance One of Arizona, Inc.	1530 S. Riordan Ranch Street	(86001)
546	Household Finance Corporation	2548 Seventh Avenue	(86001)
122	Transamerica Financial Services	2615 N. 4th Street	(86001)
	GLENDALE		
496	Aetna Finance Company	4935 W. Glendale Avenue	(85301)
550	Associates Financial Service Co. of Arizona, Inc.	4742 W. Glendale Avenue	(85301)
555	AVCO Financial Services of Maricopa, Inc.	4381 W. Bethany Home Road	(85301)
658	Citicorp Person-to-Person Fin. Center	5719 W. Northern Avenue	(85301)
801	Finance One of Arizona, Inc.	5414 W. Glendale Avenue	(85301)
638	Household Finance Corporation	5809 W. Glendale Avenue	(85301)
663	Norwest Financial Arizona, Inc.	4329 W. Glendale Avenue	(85301)
463	Transamerica Financial Services	5233 W. Glendale Avenue	(85301)
	GLOBE		
800	Finance One of Arizona, Inc.	1100 North Broad Street	(85501)
	KINGMAN		
583	AVCO Financial Services of Maricopa, Inc.	419 East Beale Street	(86401)
	MESA		
632	Aetna Finance Company	1140 S. Country Club Drive	(85202)
477	Associates Fin. Serv. Co. of Arizona, Inc.	777 W. Southern Avenue	(85202)
659	Citicorp Person-to-Person Fin. Center	1836 W. Main Street	(85201)
359	Credithrift of America, Inc. #3	27 South Stapley Drive	(85201)
518	Credithrift of America, Inc. #3	2653 W. Baseline Road	(85202)
799	Finance One of Arizona, Inc.	2620 W. Baseline Road	(85202)
639	Household Finance Corporation	20 E. Main Street	(85201)
620	Norwest Financial Arizona, Inc.	500 W. Southern Avenue	(85202)
778	Southwest Beneficial Finance, Inc.	41 W. Main Street	(85201)
815	SunAmerica Financial Services, Inc.	1255 W. Baseline Road	(85202)
160	Transamerica Financial Services	1550 S. Alma School Road	(85202)
673	USLIFE Credit Corporation	500 W. Southern Avenue	(85202)
	NOGALES		
812	Border Finance Company, Inc.	322 Grand Avenue	(85621)
342	USLIFE Credit Corporation	316 Grand Avenue	(85621)

PHOENIX

706	Aetna Finance Company	3524 E. Indian School Road	(85012)
498	Aetna Finance Company	5503 N. 7th Street	(85014)
251	Associates Fin. Serv. Co. of Arizona, Inc	4605 E. Thomas Road	(85010)
489	Associates Fin. Serv. Co. of Arizona, Inc	2830 N. 51st Avenue	(85035)
552	Associates Fin. Serv. Co. of Arizona, Inc	6522 N. 16th Street	(85014)
271	Associates Fin. Serv. Co. of Arizona, Inc	2643 W. Bethany Home Road	(85017)
730	Associates Fin. Serv. Co. of Arizona, Inc	3562 W. Cactus Road	(85029)
347	AVCO Financial Services of Maricopa, Inc	13831 N. 32nd Street	(85029)
543	AVCO Financial Services of Maricopa, Inc	12440 N.28th Drive	(85029)
586	AVCO Financial Services of Maricopa, Inc	26 W. Osborn Road	(85013)
810	Barclays American Financial, Inc	2601 W. Dunlap	(85021)
625	Beneficial Finance Company of Phoenix	3222 E. Cactus Road	(85029)
471	Blazer Financial Services, Inc	3182 E. Indian School Road	(85016)
807	Chase Manhattan Financial Services, Inc. DBA Chase Manhattan of Arizona	2910 E. Camelback Road	(85016)
494	Century Finance Company of Arizona	2428 N. 16th Street	(85006)
301	C.I.T. Financial Services, Inc	5104 N. 7th Street	(85014)
679	Citicorp Person-to-Person Financial Center	2077 E. Camelback Road	(85016)
657	Citicorp Person-to-Person Financial Center	777 E. Missouri	(85014)
678	Citicorp Person-to-Person Financial Center	9861 Metro Parkway West	(85021)
660	Citicorp Person-to-Person Financial Center	1558 W. Montebello	(85015)
562	Commercial Credit Plan, Inc	2822 W. Cactus Road	(85029)
349	Credithrift of America, Inc	527 E. Camelback Road	(85012)
464	Credithrift of America, Inc	4726 E. Indian School Road	(85018)
361	Credithrift of America, Inc	2619 W. Bethany Home Road	(85017)
603	Credithrift of America, Inc	4225 W. Glendale Avenue	(85021)
30	Family Loan Company	1610 E. Van Buren	(85006)
519	Fidelity Financial Services, Inc	6027 N. 7th Street	(85014)
680	FinanceAmerica Credit Corporation	10210 N. 25th Avenue	(85028)
798	Finance One of Arizona, Inc	5020 N. 7th Street	(85014)
490	Ford Motor Credit Company	4131 N. 24th Street	(85016)
640	Household Finance Corporation	1903 E. Camelback Road	(85016)
734	Household Finance Corporation	4518 E. Thomas Road	(85018)
20	Household Finance Corporation	3033 N. Central Avenue	(85012)
641	Household Finance Corporation	5226 W. Indian School Road	(85031)
616	Norwest Financial Arizona, Inc	1025 N. Central Avenue	(85004)
621	Norwest Financial Arizona, Inc	4524 N. 16th Street	(85016)
733	Norwest Financial Arizona, Inc	12016 N. 32nd Street	(85028)
667	Norwest Financial Arizona, Inc	3516 W. Cactus Road	(85029)
788	Security Pacific Finance Corporation	5050 N. 19th Avenue	(85015)
363	Security Pacific Finance Corporation of Arizona	12040 N. 31st Avenue	(85028)
776	Southwest Beneficial Finance, Inc	3744 E. Indian School Road	(85018)
780	Southwest Beneficial Finance, Inc	12414 N. 28th Drive	(85029)
779	Southwest Beneficial Finance, Inc	2001 W. Bethany Home Road	(85015)
736	Statewide Finance Company	2627 E. Thomas Road	(85016)
439	Transamerica Financial Services	520 E. Dunlap	(85020)
745	Transamerica Financial Services	2880 E. Northern Avenue	(85028)
152	Transamerica Financial Services	1366 E. Thomas Road	(85016)
246	Transamerica Financial Services	4815 N. 27th Avenue	(85017)
446	Transamerica Financial Services	3802 N. 53rd Avenue	(85031)
514	USLIFE Credit Corporation	513 E. Camelback Road	(85012)
738	USLIFE Credit Corporation	16810 N. Cave Creek Road	(85032)
707	USLIFE Credit Corporation	2747 W. Windrose Drive	(85029)
722	Wells Fargo Corporation	4520 N. Central Avenue	(85012)

PRESCOTT

587	AVCO Financial Services of Maricopa, Inc	105 N. Cortez	(86301)
377	Credithrift of America, Inc. #2	1316 Iron Springs Road	(86301)
656	Household Finance Corporation	117 E. Gurley Street	(86301)
153	Transamerica Financial Services	1042 Willow Creek Road	(86301)

SAFFORD

588	AVCO Financial Services of Maricopa, Inc.	1918 W. Thatcher Blvd.	(85546)
718	Household Finance Corporation	611 Main Street	(85546)

SCOTTSDALE

275	Associates Financial Services of Arizona, Inc	1133 N. Scottsdale Road	(85257)
677	Citicorp Person-to-Person Financial Center	7620 E. Indian School Road	(85251)
406	Commercial Credit Corporation	4320 N. Miller Road	(85251)
675	Household Finance Corporation	7049 E. McDowell Road	(85257)
431	Transamerica Financial Services	7701 E. Indian School Road	(85251)

SHOW LOW

613	Transamerica Financial Services	Professional Plaza Room 16-A	(85901)

SIERRA VISTA

645	Household Finance Corporation	266 Fry Blvd.	(85635)

TEMPE

813	Aetna Finance Company	1821 N. Scottsdale Road	(85281)
551	Associates Financial Service Co. of Arizona, Inc	1 W. Baseline Road	(85283)
708	AVCO Financial Services of Maricopa, Inc	220 W. Southern Avenue	(85282)
710	Commercial Credit Plan, Inc	1232 E. Broadway Road	(85282)
711	FinanceAmerica Corporation	2510 S. Rural Road	(85282)
601	Household Finance Corporation	201 E. Southern Avenue	(85282)
668	Norwest Financial Arizona, Inc	5136 S. Rural Road	(85282)
476	Transamerica Financial Services	4025 S. McClintock Road	(85282)

TUCSON

559	Aetna Finance Company	4054 E. 22nd Street Street	(85711)
721	Aetna Finance Company	3968 N. Oracle Road	(85705)
501	Aetna Finance Company	4444 E. Grant Road	(85702)
782	Associates Financial Services Co. of Arizona, Inc	5040 N. Oracle Road	(85704)
727	AVCO Financial Services of Maricopa, Inc	4606 E. Grant Road	(85716)
592	AVCO Financial Services of Maricopa, Inc	6545 E. 22nd Street	(85711)
674	AVCO Financial Services of Maricopa, Inc	6452 N. Oracle Road	(85704)
809	Barclays American Financial, Inc	6125 E. Broadway	(85711)
3	Beneficial Finance Company of Arizona	120 W. Broadway	(85701)
816	Beneficial Finance Company of Arizona	4611 E. Speedway	(85711)
224	Blazer Financial Services, Inc	6121 E. Broadway	(85711)
545	Century Finance Company of Arizona	2364 E. Broadway	(85716)
814	Chase Manhattan Financial Services, Inc DBA Chase Manhattan of Arizona	5151 E. Broadway	(85711)
578	C.I.T. Financial Services, Inc	7272 E. Broadway	(85710)
698	Citicorp Person-to-Person Financial Center	3601 E. Broadway	(85716)
700	Citicorp Person-to-Person Financial Center	5870 E. Broadway	(85700)
194	Commercial Credit Plan, Inc	5637 E. Broadway	(85711)
756	Cooper Finance Company, Inc	8251 E. Tanque Verde	(85715)
542	Credithrift of America, Inc	7637 E. Speedway	(85710)
704	FinanceAmerica Corporation	7290 E. Broadway	(85710)
796	Finance One of Arizona, Inc	2334 E. Broadway	(85719)
646	Household Finance Corporation	6351 E. Broadway	(85710)
541	Household Finance Corporation	4044 N. Oracle Road	(85703)
622	Norwest Financial Arizona, Inc	2545 E. Broadway	(85716)
670	Norwest Financial Arizona, Inc	5508 E. 22nd Street	(85711)
669	Norwest Financial Arizona, Inc	2625 N. 1st Avenue	(85719)
786	Security Pacific Finance Corporation	4911 E. Broadway	(85711)
540	Security Pacific Finance Corporation of Arizona	4742 N. Oracle Road	(85705)
781	Southwest Beneficial Finance, Inc	4134 N. Oracle Road	(85705)
744	Transamerica Financial Services	655 N. Alvernon	(85711)
560	Transamerica Financial Services	2574 S. Kolb	(85701)
605	Transamerica Financial Services	5430 S. 12th Avenue	(85706)
712	USLIFE Credit Corporation	6061 E. Broadway	(85711)
737	USLIFE Credit Corporation	3853 S. 6th Avenue	(85706)

WILLCOX

701	Desert Finance Company	190 N. Curtis	(85643)

YUMA

636	Aetna Finance Company	2366 Fourth Avenue	(85364)
421	Fidelity Financial Services	1101 Fourth Avenue	(85364)
647	Household Finance Corporation	2375 Fourth Avenue	(85364)
790	Norwest Financial Arizona, Inc	1418 Fourth Avenue	(85364)
128	Transamerica Financial Services	1624 Fourth Avenue	(85364)

CONSUMER FINANCE COMPANIES

TOTAL OF 150 LICENSES AS OF JUNE 30, 1983

144 Licensed as branches or subsidiaries of 23 Interstate Companies

Name	Location	Number
Aristar Management, Inc.	Coral Bales, Florida	2
Associates Financial Services Co., Inc.	South Bend, Indiana	10
AVCO Financial Services, Inc.	Newport Beach, California	12
Barclays American Corporation	Charlotte, North Carolina	2
Beneficial Finance Corporation	Peapack, New Jersey	4
Century Acceptance Corporation	Kansas City, Missouri	2
Chase Manhattan Financial Serv., Inc.	Newark, Delaware	2
C.I.T. Financial Corporation	New York, New York	2
Citicorp Person-to-Person, Inc.	St. Louis, Missouri	9
Commercial Credit Plan, Inc.	Baltimore, Maryland	4
Credithrift Financial Corp.	Evansville, Indiana	8
Fidelity Acceptance Corp.	Minneapolis, Minnesota	2
FinanceAmerica Corporation	Allentown, Pennsylvania	3
Ford Motor Credit Company	Dearborn, Michigan	1
Household Finance Corp.	Prospect Heights, Illinois	17
ITT Financial Corporation	St. Louis, Missorui	9
Manufacturers Hanover Consumer Services, Inc.	Huntingdon Valley, Pennsylvania	9
Norwest Financial, Inc.	Des Moines, Iowa	11
Security Pacific Finance Corporation	San Diego, California	4
Southwest Beneficial Finance, Inc.	Morristown, New Jersey	5
SunAmerica Corporation	Cleveland, Ohio	1
Transamerica Financial Services	Los Angeles, California	18
USLIFE Credit Corporation	Schaumburg, Illinois	7

CONSUMER FINANCE COMPANIES

1 Licensed as branch or subsidiary of 1 Intrastate Company

Wells Fargo Credit Corporation	Scottsdale, Arizona	1

CONSUMER FINANCE COMPANIES

5 Licensed as Independent Companies

Name	Location
Border Finance Company, Inc.	Nogales, Arizona
Copper Finance Company, Inc.	Tucson, Arizona
Desert Finance Company	Willcox, Arizona
Family Loan Company	Phoenix, Arizona
Statewide Finance Company	Phoenix, Arizona

CONSUMER FINANCE COMPANIES

5 New Licenses Issued During the Fiscal Year 1982-83

License No.		Location	Issued
812	Border Finance Company, Inc.....	Nogales, Arizona.....	7-01-82
813	Aetna Finance Company.....	Tempe, Arizona.....	7-01-82
814	Chase Manhattan Financial Serv. Inc. DBA Chase Manhattan of Arizona.....	Tucson, Arizona.....	8-27-82
815	SunAmerica Financial Services, Inc.....	Phoenix, Arizona.....	2-08-83
816	Beneficial Finance Company of Arizona.....	Tucson, Arizona.....	5-31-83

CONSUMER FINANCE COMPANIES

10 Licenses Surrendered During the Fiscal Year 1982-83

License No.		Location	Surrendered
321	Associates Financial Serv. of AZ. Inc.....	Tucson, Arizona.....	10-01-82
661	Citicorp Person-to-Person Financial Center....	Phoenix, Arizona.....	2-28-83
740	SunAmerica Financial Corporation.....	Phoenix, Arizona.....	3-04-83
181	Beneficial Finance Co., of Arizona.....	Yuma, Arizona.....	3-07-83
515	USLIFE Credit Corporation.....	Tucson, Arizona.....	3-07-83
699	Citicorp Person-to-Person Financial Center....	Tucson, Arizona.....	3-31-83
454	Transamerica Financial Services.....	Chandler, Arizona....	4-18-83
23	The City Loan & Finance Company.....	Douglas, Arizona.....	6-15-83
682	Household Finance Corporation.....	Globe, Arizona.....	6-15-83
808	Southwest Beneficial Finance, Inc.....	Tucson, Arizona.....	6-17-83

COMPOSITE ANNUAL SMALL LOAN REPORT

For the period ended June 30, 1983

TO

SUPERINTENDENT OF BANKS

Number of licensees June 30, 1982 - 155
Number of licensees June 30, 1983 - 150

SCHEDULE B - BALANCE SHEET

ASSETS	June 30, 1982 Small Loan Business	1 Small Loan Business	2 Other Loan Business	3 Revolving Loan Business	4 Sales Finance Business	5 TOTAL
7. Receivable:						
(a) Gross Amount	$145,314,536	$140,250,793	$462,070,794	$114,655,146	$99,436,470	$816,413,203
(b) Less: Unearned Charges or Interest	15,185,843	13,684,494	29,234,791	1,120,112	39,795,499	83,834,896
(c) Less: Reserve for Bad Debts	4,682,986	5,372,806	4,826,107	1,714,658	1,286,383	13,199,954
(d) Net Receivables	$125,445,707	$121,193,493	$428,009,896	$111,820,376	$58,354,588	$719,378,353
8. Cash in Office and Banks	467,126	168,052	1,735,460	294,750	107,775	2,306,037
9. Real Estate (less Reserve for depreciation-building)	126,567	212,697	2,560,126	133,806	22,409	2,929,038
10. Furniture, fixtures, equipment (less Reserve for depreciation)	558,144	462,005	962,570	355,388	177,522	1,957,485
11. Deferred charges or prepaid expense	594,572	565,218	2,290,253	500,090	333,030	3,688,591
12. Other assets:						
(a) Organization or Development Expense	1,081	347	0	0	2	349
(b) Cost of Financing	251,723	5,022	(85)	627	0	5,564
(c) Other	852,882	1,192,693	3,147,150	786,238	456,462	5,582,543
13. Total assets	$128,297,802	$123,799,527	$438,705,370	$113,891,275	$59,451,788	$735,847,960

SCHEDULE B - BALANCE SHEET (Continued)

LIABILITIES AND CAPITAL	June 30, 1983
14. Accounts and Notes Payable:	
(a) Banks	$ 263,800
(b) Due to Parent Company or Affiliate	529,805,418
(c) Other Short Term Notes and Accounts	527,453
15. Bonds and Long Term Notes	99,490,876
16. Other Liabilities:	
(a) Accrued Expenses	8,183,414
(b) Other Expense Reserves	1,578,341
17. Branch Office Capital	48,851,833
18. Net Worth (If Individual or Partnership)	99,270
19. Capital Stock: (If Corporation)	
(a) Preferred	855,000
(b) Common	1,592,180
20. Appropriated Surplus or Capital Reserves	21,860,563
21. Surplus (Including Undivided Profits)	22,739,812
22. Total Liabilities and Capital	$735,847,960

SCHEDULE C - STATEMENT OF INCOME

For the period from July 1, 1982 to June 30, 1983

GROSS INCOME	1 Small Loan Business	2 Other Loan Business	3 Revolving Loan Business	4 Sales Finance Business	5 TOTAL
23. Charges or Interest Collected and Earned	$25,583,896	$73,892,004	$21,354,967	$10,017,827	$130,848,694
24. Delinquency Charges Collected	800,932	38,751	0	249,765	1,089,448
25. All types Insurance (Sales Finance only)	359	0	0	1,879	2,238
26. Collections on Accounts Previously Charged Off	838,020	33,849	10,981	112,334	995,184
27. Interest on Bank Balances	0	0	0	0	0
28. Other Income	121,925	467,951	67,351	35,575	692,802
29. Total Gross Income	$27,345,132	$74,432,555	$21,433,299	$10,417,380	$133,628,366

SCHEDULE C - STATEMENT OF EXPENSE AND NET EARNINGS

For the period from July 1, 1982 to June 30, 1983

EXPENSES OF CONDUCTING BUSINESS	Only Small Loan	1 Small Loan Business	2 Other Loan Business	3 Revolving Loan Business	4 Sales Finance Business	5 TOTAL
30. Advertising	5.40%	$1,252,062	$ 476,056	$ 169,574	$ 264,044	$ 2,161,736
31. Auditing	.49	113,713	19,123	3,869	15,182	151,887
32. Bad Debts or Reserve for Bad Debts	27.93	6,481,199	3,231,583	444,230	804,891	10,961,903
33. Depreciation of Furn., Fix. and Equip.	.58	135,169	723,274	190,463	41,700	1,090,606
34. Expense, Sundry	1.76	408,153	575,643	272,260	156,230	1,412,286
35. Insurance and Fidelity Bonds	.21	47,597	155,550	51,528	9,107	263,782
36. Legal Fees and Disbursements	1.03	239,786	126,293	159,705	72,347	598,131
37. Postage and Expense	1.13	261,316	161,614	83,476	100,320	606,726
38. Printing, Stationery and Supplies	1.19	275,630	213,091	71,770	140,957	701,448
39. Rent	3.82	885,645	864,895	321,476	327,615	2,399,631
40. Salaries	18.23	4,228,556	4,119,602	1,687,538	1,439,864	11,475,560
41. Supervision and Administration	11.11	2,577,688	4,572,252	1,937,343	860,372	9,947,655
42. Taxes:						
(a) Income Taxes	19.64	4,556,383	30,162,484	8,104,296	2,866,859	45,690,022
(b) Licenses and License Taxes	.17	40,071	6,480	3,374	4,506	54,431
(c) All Other Taxes	.83	191,805	140,003	98,198	69,098	499,104
43. Telephone and Telegraph	1.90	441,432	493,498	185,812	152,971	1,273,713
44. Travel	.77	179,666	191,342	55,633	74,767	501,408
45. Other Expenses of Conducting Business:						
(a) Recording and Acknowledging Fees	.26	60,518	70,112	74,981	11,947	217,558
(b) Other	3.55	824,178	1,517,312	320,571	537,059	3,199,120
46. Total Expenses of Conducting Business (not including interest on borrowed funds)	100.00%	$23,200,567	$47,820,207	$14,236,097	$7,949,836	$93,206,707
47. Total Net Earnings Derived from Business (before deducting interest on borrowed funds)		$ 4,144,565	$26,612,348	$ 7,197,202	$2,467,544	$40,421,659

SMALL LOANS MADE DURING THE PERIOD

1973-1983

Year Ending	$ Amount Loans Made	Increase (Decrease)
June 30, 1973	$119,674,870	$ 8,869,878
June 30, 1974	124,805,955	5,131,085
June 30, 1975	105,353,102	(19,452,853)
June 30, 1976	112,337,337	6,984,235
June 30, 1977	129,856,937	17,519,600
June 30, 1978	138,870,436	9,013,499
June 30, 1979	138,320,200	(550,236)
June 30, 1980	144,785,650	6,465,450
June 30, 1981	120,200,382	(24,585,268)
June 30, 1982	105,943,740	(14,256,642)
June 30, 1983	94,871,907	(11,071,833)

SCHEDULE D - RECONCILIATION OF SURPLUS OR NET EARNINGS

For the period from July 1, 19 to June 30, 1983

48.	Surplus Balance at End of Previous Period		$17,558,127
	Additions:		
49.	Total Net Earnings Derived from all Business	$40,421,659	
50.	Other Credit to Surplus for the Period:		
	(a) Tax Adjustment	31,647,829	
	(b) Net Income from Sale of Insurance in Connection with Small Loan, Revolving Loan and Other Loan Business	1,673,987	
	(c) Other	7,501,212	
51.	Total Additions for the period	$81,244,687	
	Deductions:		
52.	Interest Paid	$71,515,629	
53.	Amortization	128,432	
54.	Dividends Paid During the Period	316,016	
55.	Other Charges to Surplus for the Period	4,102,925	
56.	Total Deductions for the Period	$76,063,002	
57.	Net Additions to previous period's Surplus Balance		$ 5,181,685
58.	Surplus Balance at End of Present Period		$22,739,812

SCHEDULE E - ANALYSIS OF ASSETS USED AND USEFUL IN BUSINESS

June 30, 1983

		1 Small Loan Business	2 Other Loan Business	3 Revolving Loan Business	4 Total Loan Business
59.	Net Receivables	$121,193,493	$428,009,896	$111,820,376	$661,023,765
60.	Furniture, Fixtures and Equipment	462,005	962,570	355,388	1,779,963
61.	Real Estate	212,697	2,360,126	133,806	2,906,629
62.	Working Capital:				
	(a) Cost of Acquiring Receivables Currently Outstanding	11,497,973	25,636,827	12,307,880	49,442,680
	(b) Cash in Office and Banks	168,052	1,735,460	294,750	2,198,262
	(c) Accounts Receivable	398,812	237,291	200,260	836,363
	(d) Home Office Assets Apportioned to Branches	1,205,757	1,992,823	665,544	3,864,124
	(e) Deferred Charges, or Prepaid Expense	565,218	2,290,253	500,090	3,355,561
	(f) Other	301,892	28,043	306,787	636,722
63.	Going Concern Value:				
	(a) Initial Cost of Establishment of Office	1,188,366	213,039	97,708	1,499,113
	(b) Cost of Financing	5,387,398	18,632,724	4,680,135	28,700,257
64.	Total Assets Used and Useful	$142,581,663	$482,299,052	$131,362,724	$756,243,439
65.	Total Assets Used and Useful-End of Previous Period	$148,572,629	$416,287,337	$177,444,599	$742,304,565
66.	Average Total Assets Used and Useful	$145,577,146	$449,293,194	$154,403,662	$749,274,002
	Net Earnings	$ 4,144,565	$ 26,612,348	$ 7,197,202	$ 37,954,115
67.	Percent of Net Earnings Derived from Business (before deducting interest paid on borrowed funds)	2.85%	5.92%	4.66%	5.07%

SCHEDULE F - ANALYSIS OF CHARGES

		Small Loan Business
68.	Charges or Interest Collected and Earned during the period	$ 25,583,896
69.	Average Net Amount of Outstanding Loans	128,685,599
70.	Actual Monthly Rate Collected	1.66%

SCHEDULE H - NON-PAYING DELINQUENT ACCOUNTS AS OF JUNE 30, 1983

SMALL LOAN BUSINESS	Number	Unpaid Balance of Notes
79. Accounts with No Payment for:		
(a) Two Months	1,252	$2,124,946
(b) Three Months or More	2,105	3,495,657
(c) Total	3,357	$5,620,603

SCHEDULE I - SUITS, POSSESSION AND SALES OF CHATTELS

Note: A Borrower's account may appear under any one or all of the classifications below.

SMALL LOAN BUSINESS	Number	Amount Due	Amount Collected
80. Suits for Recovery:			
(a) Pending at Close of Previous Period	718	$1,014,324	
(b) Instituted During Period	826	1,062,683	
(c) Judgment Secured During Period	841	1,171,932	
(d) Settled Before Judgment During Period	276	331,944	
(e) Balance Pending at Close of Current Period	427	$ 573,131	
81. Wage Assignments Filed During Period	232	282,244	
82. Possession of Chattels Obtained by Licensee:			
(a) By Legal Process or Contract Right:			
(1) Household Goods	21	44,566	
(2) Automobiles	45	95,657	
(3) Other Chattels and Property	6	51,641	
(b) By Voluntary Surrender:			
(1) Household Goods	18	24,406	
(2) Automobiles	74	136,381	
(3) Other Chattels and Property	9	16,304	
83. Sale of Chattels by Licensee:			
(a) With Borrower's Consent	80	80,886	$53,514
(b) Without Borrower's Consent	29	85,024	35,416

SCHEDULE G - ANALYSIS OF SMALL LOANS

ANALYSIS OF LOANS BY SIZE	Average Size Loan	% of Total Number of Accounts	% of Total Amount of Loan	Number of Accounts	Amount of Loan
71. Total Loan Balances Outstanding (Less Unearned Charges) at Beginning of Period	$1,773			73,437	$130,128,693
72. Loans Made During the Period:					
(a) Loans of $300.00 or less		1.68	.16	739	153,198
(b) Loans of $300.01 to $600.00		7.62	2.01	3,355	1,905,373
(c) Loans of $600.01 to $1,500.00		35.28	18.37	15,544	17,425,090
(d) Loans of $1,500.01 to $10,000.00		55.42	79.46	24,417	75,388,246
(e) Total Loans Made During the Period		100.00%	100.00%	44,055	$ 94,871,907
73. Loan Balances Purchased During the Period				5,740	6,734,369
74. Loan Balances Sold During the Period				4,781	6,222,584
75. Loan Balances Charged Off During the Period				5,663	6,098,826
76. Collection During the Period				46,557	92,847,260
77. Total Loan Balances Outstanding (Less Unearned Charges) at End of Period	$1,911			66,231	$126,566,299
ANALYSIS OF LOANS BY SECURITY					
78. Loans Made During the Period Based in Whole or in Larger Part on:					
(a) Chattel Mortgages on Household Goods	$1,787	59.64	49.49	26,275	$ 46,960,202
(b) Automobiles	2,341	15.05	16.37	6,632	15,527,895
(c) Real Estate	6,625	2.88	8.86	1,269	8,407,374
(d) Other Chattels	7,801	3.27	11.84	1,440	11,233,179
(e) Unsecured Notes	1,478	16.15	11.09	7,116	10,519,915
(f) Endorsed and/or Co-Maker Notes	838	1.97	.77	868	727,036
(g) Wage Assignments	1,060	.10	.05	42	44,502
(h) Other Considerations	3,515	.94	1.53	413	1,451,804
(i) Total	$2,153	100.00%	100.00%	44,055	$ 94,871,907